

Emerging Trends and Challenges in
Banking Sector

Project report submitted in partial fulfilment for the award of
Bachelor of Commerce (B.com.)

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Submitted by

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Under the supervision of

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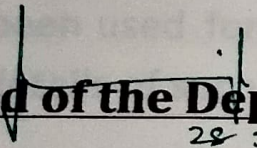
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BONAFIED CERTIFICATE

This is to certify that Project Report with the title Emerging Trends and Challenges in Banking Sector submitted by **SHAIK MOHATHARAM RAZA** is the bonafied student of **Mrs. A.V.N COLLEGE**

The work of project is partial fulfillment of the requirement for the degree in Commerce affiliated to Andhra University during the Academic year 2020 - 2022

This is original work to the best of knowledge


Head of the Department
28/3/22

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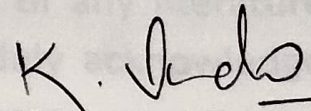
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PLACE: VISAKHAPATNAM

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Project Guide

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STUDENT DECLARATION

I hereby declare that the Project Work with the title **Emerging Trends and Challenges in Banking Sector** submitted by me for the partial fulfillment of the degree of B.Com in Banking under the University of Andhra is my original work and has not been submitted earlier to any other **MRS.A.V.N COLLEGE** for the fulfillment of the requirement for any course of study.

I also declare that no chapter of this manuscript in whole or in part has been incorporated in this report from any earlier work done by others or by me. However, extracts of any literature which have been used for this report has been duly acknowledged providing details of such literature in the references.

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Conclusion:

we can say that Mobile banking is growing fast for three main reasons, "The first is the improvement in Internet-based usability of mobile devices, especially for smart phones. Second is the fact that applications optimized for mobile devices are improving consumer experience and last is that certain online banking features lend themselves to mobile, such as balances and alerts.

Mobile banking, a symbiosis of technology and financial services, is the hottest area of development in the banking sector and is expected to replace the debit/credit card system in the future. Mobile banking has the potential to bring a whole host of people that have little access to land lines/internet connections onto the electronic platform - an innovative way to generate financial inclusion. India is marching towards m-commerce - a world where you can make all payments by keying in instructions on your mobile

In the very near future, one can see m-banking leaping into a new phase. With the advent of smart-enabled mobile devices, the shape of m-banking services is in for a change. One must also be ensured the same amount of security and comfort as one would be when using internet banking. Mobile Banking, as has been demonstrated, has gained non-negligible relevance for banks today. Developments in the banking sector, e.g. increased competition on account of technological developments coupled with the process of globalization have produced new challenges for banks.

Mobile Banking presents an opportunity for banks to retain their existing, technology-based customer base by offering value-added, innovative services. It might even help in attracting new customers. Further, Mobile Banking presents a chance to generate additional revenues. Its main contribution, however, can be expected to take place in the competitive field as it is all set to become an instrument of differentiation. Many banks are aware of this threat and are already taking preventive measures by introducing mobile banking services. The foremost significance of Mobile Banking would therefore be of a defensive

**STUDY ON PERFORMANCE OF RUPAY DEBIT CARD WITH
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